

Fill in this information to identify the case

Debtor 1 Michael A. Stephen

Debtor 2 Kelly M. Stephen AKA Kelly M. Duvall
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO

(State)

Case number 15-53447

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Residential Mortgage Loan Trust 2013-TT2, by
U.S. Bank National Association, not in its
individual capacity, but solely as Legal Title
Trustee, by and through its mortgage servicing
agent Planet Home Lending, LLC

Last four digits of any number
you use to identify the debtor's
account: 2662

Court claim no. (if known) 5

Date of payment change

Must be at least 21 days after date of
this notice 6/1/2017

New total payment:

Principal, interest, and escrow, if any \$510.57

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 9.999% New interest rate: 9.999%

Current principal and interest payment: \$440.45 New principal and interest payment: \$440.44

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

**Per the attached correspondence, the new payment was effective April 1, 2017. The creditor recognizes this notice is untimely under Rule 3002.1 and has elected to waive the additional interest. It will also waive all escrow that changed without notice.

Debtor 1 Michael A. Stephen Case number (if known) 15-53447
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Adam B. Hall Date May 11, 2017
Signature

Print: Adam B. Hall (0088234) Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus, OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email abh@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was
electronically through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street,
#200, Columbus, OH 43215

Faye D. English, 10 West Broad Street, Suite 900, Columbus, OH 43215,
faye.english@ch13columbus.com

Kelly Gene Kotur, Attorney for Michael A. Stephen and Michael A. Stephen, Davis & Kotur
Law Office Co., 407 Howard Street, Bridgeport, OH 43912, kellykoturdlo@comcast.net

and by ordinary U.S. mail on May 11, 2017 addressed to:

Michael A. Stephen, PO Box 241, Barnesville, OH 43713

Kelly M. Stephen AKA Kelly M. Duvall, 350 Warren Avenue, Barnesville, OH 43713

Michael A. Stephen and Kelly M. Stephen AKA Kelly M. Duvall, 33121 Township Road,
Barnesville, OH 43713

/s/ Adam B. Hall

Adam B. Hall

Date: March 01, 2017

1

KELLY M STEPHEN
350 WARREN AVE
BARNESVILLE OH 43713

RE: Loan Number **Redacted**

Changes to your Mortgage Interest Rate and Payments effective April 01, 2017

Your Adjustable-Rate Mortgage (ARM) underwent an Interest Rate/Principal and Interest Rate change 6 month(s) ago. Your interest rate and mortgage payment will change again on April 01, 2017. Any change in your interest rate may also change your mortgage payment.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	9.999%	9.999%
Principal Balance	\$45,019.86	\$44,954.54
Interest	\$375.13	\$374.58
Principal	\$65.32	\$65.86
Escrow (Taxes and Insurance)	\$70.13	\$70.13
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total Monthly Payment **	\$510.58	\$510.57
Effective Date	03/01/17	04/01/17

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 1.34739% and your margin is 8.499%. The WALL STREET JOURNAL DAILY 6MO LIBOR 45DAY LOOKBACK index is published daily in the Wall Street Journal.

Rate Limits: Your rate cannot go higher than 16.999% over the life of the loan. Your rate can adjust each change date by no more than 1.5%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the WALL STREET JOURNAL DAILY 6MO LIBOR 45DAY LOOKBACK, your margin, your loan balance of \$44,954.54, and your remaining amortizing loan term of 229 months.

Prepayment Penalty: NONE

If you anticipate Problems Making Your Payments:

- Contact Planet Home Lending at 866-882-8187 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
 - Refinance your loan with us or another lender;
 - Sell your home and use the proceeds to pay off your current loan;
 - Modify your loan terms with us;
 - Payment forbearance temporarily give you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm/> or the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/find-a-housing-counselor/>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

****Please note that this amount could change due to an analysis of your escrow account balance. The amount noted here is based on your current monthly escrow portion of your monthly payment.**